

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: MICHAEL C. MURGO

Case No: 18-17886 CMG  
Chapter 13  
Judge: Christine M. Gravelle

**NOTICE OF PROPOSED COMPROMISE or SETTLEMENT OF CONTROVERSY**

Albert Russo, Standing Chapter 13 Trustee, in this case proposes a compromise, or to settle a claim and/or action, as described below. If you object to the settlement or compromise, you must file a written objection with the Clerk of the United States Bankruptcy Court, and serve it on the person named below not later than 7 days before the hearing date.

Address of the Clerk:

Clarkson S. Fisher US Courthouse  
402 East State Street  
Trenton, NJ 08608

If an objection is filed, a hearing will be held before the Honorable Christine M. Gravelle on October 6, 2021 at 9:00 a.m. at the United States Bankruptcy Court, courtroom no. 3 , 402 East State Street, Trenton, NJ (hearing to be scheduled for at least 28 days from the date of the filing of this notice). If no objection is filed the clerk will enter a *Certification of No Objection* and the settlement may be completed as proposed.

Nature of action: The Debtor has filed a Motion to Allow Case to Close Early based upon payment in full earlier than the confirmed length of plan. The Trustee disputes completion of the plan as proposed.

Pertinent terms of settlement: Resolution is for debtor to make additional payments as follows:  
\$26,570 paid to date (41 mo) and an additional \$200 per month for 8 months beginning 10/1/21.

Objections must be served on, and requests for additional information directed to:

Name: Albert Russo, Standing Chapter 13 Trustee

Address: 1 AAA Drive, Suite 101, Robbinsville, NJ 08691

Telephone No: 609-587-6888

In re:  
Michael C. Murgo  
Debtor

Case No. 18-17886-CMG  
Chapter 13

District/off: 0312-3  
Date Rcvd: Sep 08, 2021

User: admin  
Form ID: pdf905

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Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2021:**

Recip ID	Recipient Name and Address
db	Michael C. Murgo, 98 Oak Ridge Pkwy, Toms River, NJ 08755-4102
517466063	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court; Bank of America, PO Box 15019, Wilmington, DE 19886-5019
517604914	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
517596357	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517466069	Citi Preferred Card, PO Box 6004, Sioux Falls, SD 57117-6004
517466073	+ Tamar Toradze, 25 Rockledge Ave, White Plains, NY 10601-1203
517466075	Toyota Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
517466076	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
517777497	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517513050	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 08 2021 20:20:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Sep 08 2021 20:20:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517466065	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 08 2021 20:36:04	Capital One, PO Box 71083, Charlotte, NC 28272-1083
517466064	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 08 2021 20:36:04	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
517466066	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 08 2021 20:35:58	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
517466067	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Sep 08 2021 20:35:58	Capital One Bank, USA N.A., PO Box 30281, Salt Lake City, UT 84130-0281
517466068	Email/Text: clientservices@credit-control.com	Sep 08 2021 20:20:00	Central Loan Admin, 425 Phillips Blvd, Ewing, NJ 08618-1430
517466070	Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 08 2021 20:36:06	Citi Simplicity Card, PO Box 6500, Sioux Falls, SD 57117-6500
517588485	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 08 2021 20:36:13	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517466072	Email/Text: PBNCNotifications@perituservices.com	Sep 08 2021 20:20:00	Kohls/Capital One, N56W17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
517609271	Email/PDF: resurgentbknotifications@resurgent.com		

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517590200	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 08 2021 20:36:00	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517466074	Email/Text: bankruptcy@td.com	Sep 08 2021 20:20:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517594799	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Sep 08 2021 20:20:00	TD Bank, PO Box 84037, Columbus, GA 31908-4037
		Sep 08 2021 20:36:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517515018	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517534434	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517466071	##	Jessica Murgo, 401 Anthony Ave, Toms River, NJ 08753-7105

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 3, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
John Michael McDonnell	on behalf of Debtor Michael C. Murgo jmcdonnell@mchfirm.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6